

In the claims:

This listing of claims will replace all prior versions and listings of claims in the application:

1 1-44. (canceled).

1 45. (currently amended) A computer implemented method for automated authentication,  
2 authorization and accounting for financial transactions implemented using a data processing  
3 system, comprising:  
4       establishing an authentication record ~~in the data processing system~~ at the computer for a  
5 predicted transaction by a particular account holder, the predicted transaction having a predicted  
6 transaction amount and a transaction time parameter, and an authenticated transaction signature  
7 for presentation upon execution of the predicted transaction;  
8       establishing an authorization record ~~in the data processing system~~ for a particular  
9 transaction indicating an actual transaction amount, an actual transaction time and a presented  
10 transaction signature;  
11       reading the authorization record and the authentication record ~~in the data processing~~  
12 ~~system~~, and determining whether the presented transaction signature in the authorization record  
13 matches the authenticated transaction signature in the authentication record for the predicted  
14 transaction, the actual transaction amount in the authorization record matches the predicted  
15 transaction amount in the authentication record and the actual transaction time in the  
16 authorization record matches the transaction time parameter in the authentication record; and  
17       reconciling the predicted transaction amount and the actual transaction amount ~~in the data~~  
18 ~~processing system~~ for the particular account holder.

1 46. (original) The method of claim 45, including:  
2       storing the authentication record in a database including a plurality of authentication  
3 records for other predicted transactions.

1 47. (original) The method of claim 45, wherein the time parameter comprises a time value  
2 indicated when the authorization record was created.

1 48. (original) The method of claim 45, wherein said matching includes determining whether the  
2 actual transaction time falls within a time interval indicated by the transaction time parameter.

1 49. (currently amended) The method of claim 45, wherein establishing an authentication record  
2 includes:

3       establishing a communication session ~~between~~ with the particular account holder ~~and the~~  
4 ~~data processing system~~;

5       accepting an account number and an identification number for the particular account  
6 holder ~~in the data processing system~~ via the communication session;

7       accepting the predicted transaction amount ~~in the data processing system~~ via the  
8 communication session; and

9       producing the transaction signature ~~in the data processing system~~.

1 50. (original) The method of claim 49, including prompting the particular account holder to  
2 supply a combination of digits from a personal identification code, wherein the combination does  
3 not include all of the personal identification code.

1 51. (currently amended) The method of claim 45, wherein establishing an authorization record  
2 includes:

3       establishing a communication session ~~between~~ with a party to the particular transaction  
4 ~~and the data processing system~~; and

5       accepting the presented transaction signature and the actual transaction amount ~~in the~~  
6 ~~data processing system~~ via the communication session.

1 52. (currently amended) The method of claim 51, including accepting identification of the party  
2 ~~in the data processing system~~ via the communication session.

1 53. (currently amended) The method of claim 52, including maintaining a list of authorized  
2 parties ~~in the data processing system~~, and including determining whether the identification of the  
3 party accepted via the communication session indicates a party in the list of authorized parties.

1 54. (original) The method of claim 51, wherein said establishing an authorization record does not  
2 require identification of the particular account holder.

1 55. (currently amended) The method of claim 45, wherein establishing an authentication record  
2 includes:

3 establishing a communication session ~~between~~ with the particular account holder ~~and the~~  
4 ~~data processing system~~;

5 accepting an account number ~~in the data processing system~~ via the communication  
6 session;

7 prompting the particular account holder via the communication session to supply a static  
8 identification number and a dynamically identified combination of digits from a personal  
9 identification code, wherein the combination does not include all of the personal identification  
10 code;

11 accepting the predicted transaction amount ~~in the data processing system~~ via the  
12 communication session; and

13 producing the transaction signature and sending the transaction signature to the particular  
14 account holder.

1 56-57. (canceled).

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